## Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

## **Listing of Claims:**

 (currently amended) A method of providing a customer incentive program comprising the steps of:

creating award accounts for a plurality of customers;

- collecting information pertaining to purchasing transactions made by the <u>an</u>

  <u>individual customer customers</u> with <u>at least one of a plurality of sellers</u>

  using their respective the award account accounts;
- awarding equity interests in at least one of the plurality of sellers to at least one of
  the plurality of customers based at least in part on the customer's collected
  information;
- aggregating the equity awards interests awarded to the plurality of customers into

  one or more aggregate blocks, the aggregate blocks equity interests

  including awards for different individual customer accounts; and
  acquiring stock in the plurality of sellers representing the aggregate equity

  interests, and distributing the stock, including fractional shares of the
  sellers, into the individual customer accounts the equity for the equity

  awards based on the aggregate blocks.

- (currently amended) A method as recited in claim 1, wherein further comprising the
  purchasing transactions include purchases of goods or services using the Internet.
- (currently amended) A method as recited in claim 1, wherein further comprising the step
  of creating accounts is performed using the Internet.
- (currently amended) A method as recited in claim 1, wherein further comprising the step
  of collecting information is performed using the Internet.
- 5. (currently amended) A method as recited in claim 1, wherein the step of further comprising awarding equity interests to the plurality of customers byfurther comprises: determining values associated with the purchasing and investing transactions of each customer using his award account; and awarding an equity interest to each customer in an amount based on the value associated with the transactions.
- 6. (currently amended) A method as recited in any of claim 2, wherein the step of further comprising awarding equity interests to the <u>plurality of customers by further comprises</u>:
  determining values associated with the purchasing <u>and investing transactions</u> of each customer using his award account; and

awarding an equity interest to each customer in an amount based on the value associated with the transactions.

- 7. (currently amended) A method as recited in any of claim 3, wherein the step of further comprising awarding equity interests to the plurality of customers byfurther comprises: determining values associated with the purchasing and investing transactions of each customer using his award account; and awarding an equity interest to each customer in an amount based on the value associated with the transaction.
- 8. (currently amended) A method as recited in any of claim 4, wherein the step of further comprising awarding equity interests to the plurality of customers by further comprises:

  determining values associated with the purchasing and investing transactions of each customer using his award account; and awarding an equity interest to each customer in an amount based on the value associated with the transaction.
- 9. (currently amended) A system for providing a customer incentive program comprising: means for creating award accounts for a plurality of customers; means for collecting information pertaining to purchasing transactions made by the plurality of customers with a plurality of sellers using their respective

## award accounts;

means for awarding equity interests in the <u>plurality of</u> sellers to the <u>plurality of</u> customers based at least in part on the collected information;

means for aggregating the equity <u>interests awarded to the plurality of customers</u>

awards into one or more aggregate blocks, the aggregate equity interests

blocks including awards for different individual customer accounts; and

means for acquiring the equity for the equity awards based on the aggregate

blocks stock in the plurality of sellers representing the aggregated equity

interests; and

means for distributing the stock including fractional shares of the sellers into individual customer accounts.

- (currently amended) A system as recited in claim 9, wherein further comprising the
  purchasing transactions include purchases of goods or services using the Internet.
- 11. (new) A method as recited in claim 1 further comprising the step of assigning a customer to a tier level based on the customer's level of shopping and investing with a seller in the customer incentive program.
- 12. (new) A method as recited in claim 11 further including providing incentives to the customer at a specific tier level that are not provided to customers at lower tier levels.

- 13. (new) A method as recited in claim 12 further comprising the incentives including at least one of an advanced purchase option, a discount, a coupon, a bonus and additional seller stock.
- 14. (new) A method as recited in claim 1 further comprising the step of allowing a customer to pay for a transaction by selling a portion of the stock including fractional shares distributed to the customer's award account.
- 15. (new) A method as recited in claim 14 further comprising selling a portion of the stock including fractional shares at a current bid price for shares of the stock on an open market.
- 16. (new) A method as recited in claim 15 further comprising the step of adding a difference between the bid and an ask price for the stock being sold to the customer incentive program for subsequent awards.
- 17. (new) A method as recited in claim 1 further comprising the step of issuing a credit card to a customer with a variable rate that is based on a value of the stock holdings in the customer's award account.

- 18. (new) A method as recited in claim 1 further comprising distributing the stock to another entity specified by the customer instead of distributing the stock to the customer's account.
- 19. (new) A method as recited in claim 18 further comprising the another entity is at least one of a family member, a friend, a charitable institution and an educational institution.
- 20. (new) A method as recited in claim 1 further comprising the step of awarding equity interests to a customer based on referrals of potential customers to the customer incentive program.

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